

WHAT IS CLAIMED IS:

1. A point exchange method of exchanging points between cards to which points are given according to amounts of transactions using the cards, comprising the steps of:

receiving a request for a point exchange from a customer;

notifying the point exchange request to each card issuing company;

receiving approval for the request from the company;

completing the point exchange between cards;

calculating a point of own company according to an exchange rate between an exchange partner card and own card; and

approving the point exchange.

2. A point exchange method according to claim 1, wherein the point exchange between cards is conducted between cards having one cardholder name and different brands, between cards having different cardholder names and different brands, or between cards having different cardholder names and one brand.

3. A point exchange method according to claim 1, further comprising the steps of:

after said request receiving step, said request notifying step, and said approval receiving step, receiving, when completing the point exchange between cards, points as a commission from the customer

09354282, 062701

requesting the point exchange.

4. A point exchange system for exchanging points between cards to which points are given according to amounts of transactions using the cards, comprising:

a server of a point exchange site and;

a server of a card company connected to said server of the point exchange site via a network,

wherein said server of said point exchange site comprises:

means for receiving a request for a point exchange via a member terminal from a customer;

means for notifying the point exchange request to each card issuing company and for receiving approval for the request from the card issuing company;

means for calculating a point of own card company according to an exchange rate between an exchange partner card and own card and for approving the point exchange rate.

5. A point exchange system according to claim 4, wherein the point exchange between cards is conducted between cards having one cardholder name and different brands, between cards having different cardholder names and different brands, or between cards having different cardholder names and one brand.

6. A recording medium having stored a processing program product to achieve a point exchange method, the processing program product comprising:

09394282.062701

a processing program for receiving a request for a point exchange from a customer;

a processing program for notifying the point exchange request to each card issuing company and for receiving approval for the request from the company; and

a processing program for calculating a point of own company according to an exchange rate between an exchange partner card and own card and for approving the point exchange.

7. A point exchange program for achieving a point exchange method, comprising the steps of:

receiving a request for a point exchange from a customer;

notifying the point exchange request to each card issuing company and for receiving approval for the request from the company; and

calculating a point of own company according to an exchange rate between an exchange partner card and own card and for approving the point exchange.

09394232.062701